

Certificate Number: 14912-NJ-DE-038310081

Bankruptcy Case Number: 24-12735



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 24, 2024, at 12:17 o'clock PM EDT, Jurdia Garrett-Hill completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 24, 2024 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor